



Order Filed on April 21, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.
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In re:

Carlos A. Bedoya

Debtor.

Chapter: 13

Case No.: 19-13186-VFP

Hearing Date: April 16, 2020

Judge: Vincent F. Papalia

**CONSENT ORDER RESOLVING MOTION TO
VACATE AUTOMATIC STAY AND CO-DEBTOR STAY**

The relief set forth on the following pages is hereby **ORDERED**.

DATED: April 21, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtor: Carlos A. Bedoya
Case No.: 19-13186-VFP
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY AND CO-DEBTOR STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay and Co-Debtor Stay (“Motion”) filed by Specialized Loan Servicing, LLC, as servicing agent for CSAB Mortgage-Backed Pass-Through Certificates, Series 2007-1, U.S. Bank National Association, as Trustee (“Creditor”), and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby stipulated and agreed to that:

1. The underlying loan secured by a mortgage on the following property: **98 Cresskill Avenue, Dumont, NJ 07628** (“Property”) is currently due for the April 1, 2020 payment in the amount of \$2,589.76.
2. Creditor has approved the Debtor for a forbearance of the April 2020 and May 2020 monthly contractual payments.
3. The automatic stay provided under 11 U.S.C. §362(a) and co-debtor stay provided under 11 U.S.C. §1301 shall remain in effect as to Movant’s interest in the Property provided that the Debtor complies with the following:
 - a. Resume making the ongoing contractual payments directly to Creditor by June 1, 2020 and continuing thereon as each payment becomes due;
 - b. Include the April and May 2020 payments in the total amount of \$5,179.52 as an arrearage to be paid over the life of the Chapter 13 Plan; and
 - c. Remain current on all post-petition payment obligations, as well as all payments being paid through the Chapter 13 Plan.
4. All payments due hereunder shall be sent directly to Creditor at the following address: Specialized Loan Servicing LLC, P.O. Box 636007, Littleton Colorado, 80163.

5. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraph and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

6. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Movant to exercise any rights under the loan documents with respect to the Property.

7. Movant is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Robert Wachtel
Robert Wachtel, Esq.
Law Office of Ronald I. LeVine
210 River Street, Suite 11
Hackensack, NJ 07601

/s/Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602

Dated this 20th day of April 2020.

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Carlos A. Bedoya
Debtor

Case No. 19-13186-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Apr 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 24, 2020.

db +Carlos A. Bedoya, 98 Cresskill Avenue, Dumont, NJ 07628-1604

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 22, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor CSAB Mortgage-Backed Pass-Through Certificates, Series 2007-1, U.S. Bank National Association, et al ... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Gavin Stewart on behalf of Creditor Specialized Loan Servicing, LLC, as servicing agent for CSAB Mortgage-Backed Pass-Through Certificates, Series 2007-1, U.S. Bank National Association, as Trustee bk@stewartlegalgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor CSAB Mortgage-Backed Pass-Through Certificates, Series 2007-1, U.S. Bank National Association, et al ... rsolarz@kmlawgroup.com

Ronald I. LeVine on behalf of Debtor Carlos A. Bedoya ronlevinelawfirm@gmail.com, irr72645@notify.bestcase.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6